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IN THE CLAIMS:

1. (Currently amended) A self-service terminal comprising:
  - a) a communication port for interfacing with a user's portable electronic device and for receiving a transaction authorization ~~therefrom~~ from the device; and
  - b) means for receiving a requested transaction from a user's portable electronic device and for fulfilling the requested transaction without the terminal preparing an authorization request, \_\_

wherein the user's portable device makes the authorization request of a remote party, and transmits authorization received in response to the authorization request to the communication port.

2. (Original) A self-service terminal according to claim 1, further comprising (i) a dispenser for dispensing items, and (ii) means for cooperating with the dispenser to dispense an item to fulfil the requested transaction without the terminal preparing an authorization request.

3. (Original) A self-service terminal according to claim 1, further comprising (i) a storage area for receiving an item inserted by a user, and (ii) means for cooperating with the storage area to receive an item from a user as part of the requested

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transaction without the terminal preparing an authorization request.

4. (Original) A terminal according to claim 1, wherein the communication port comprises a wireless communication port.

5. (Original) A terminal according to claim 1, wherein the communication port comprises a physical cradle into which the user's portable electronic device couples.

6. (Original) A terminal according to claim 1, further comprising means for storing each transaction authorization for proving that a transaction has been executed.

7. - 21. (Cancelled)

22. (New) A self-service terminal, comprising:

a) no telecommunication links to a financial network;

b) means for

i) receiving a transaction request for a transaction from a portable device carried by a customer;

ii) receiving an authorization message from the portable device, which message contains

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data which the device obtained from a remote location at the time of making said transaction request; and

iii) relying on said authorization message, said data, or both, to authorize a transaction.

23. (New) A self-service terminal, SST, which requires authorization from a remote party to execute some transactions, comprising:

a) means for

i) receiving a request for a transaction from a portable device carried by a customer;

i) receiving said authorization from the portable device, when said portable device receives said authorization from a remote location;

ii) relying on said authorization to execute a transaction, without obtaining an authorization directly from a remote party;

and

b) a dispenser for dispensing currency, tickets, coupons, or a token or circuit for use in an electronic device, in connection with a transaction.

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24. (New) A self-service terminal, SST, which requires authorization from a remote party to execute some transactions, comprising:

a) means for receiving a request for a transaction from a portable device carried by a customer;

b) means for determining whether to execute the transaction based on data obtained by the portable device from a remote party and relayed to the SST when the request is made, and without obtaining authorization directly from a remote party;

and

b) a dispenser for dispensing currency, tickets, coupons, or a token or circuit for use in an electronic device, in connection with a transaction.

25. (New) A method of operating a self-service terminal, SST, comprising:

a) receiving a request for a transaction from a portable device carried by a customer;

b) receiving an authorization message from the device, which message was received by the device from another party at the time of said request; and

c) examining the authorization message for validity and,

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if validity is found, executing a transaction, without making a request for authorization from a remote party.

26. (New) SST according to claim 22, wherein the portable device obtains the authorization message through

- i) dialing a telephone number of a remote authorization center; and
- ii) transmitting an authorization request to the center.

27. (New) SST according to claim 23, wherein the portable device obtains the authorization through

- i) dialing a telephone number of the remote authorization center; and
- ii) transmitting an authorization request to the center.

28. (New) Apparatus according to claim 22, wherein the SST comprises an ATM, Automated Teller Machine.

29. (New) Apparatus according to claim 23, wherein the SST comprises an ATM, Automated Teller Machine.

30. (New) Apparatus according to claim 24, wherein the SST comprises an ATM, Automated Teller Machine.

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31. (New) Apparatus according to claim 25, wherein the SST comprises an ATM, Automated Teller Machine.